

In re:  
Michelle T Simmons  
Debtor

Case No. 19-14692-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Sep 06, 2024

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 24

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^      | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.   |

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 08, 2024:

| Recip ID | Recipient Name and Address   |
|----------|--|
| db       | + Michelle T Simmons, 206 Overlook Road, Philadelphia, PA 19128-4522                   |
| 14464929 | + Dunne Law Offices, P.C., 1515 Market Street, Suite 1200, Philadelphia, PA 19102-1932 |

TOTAL: 2

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                      | Date/Time            | Recipient Name and Address   |
|----------|---|----------------------|--|
| smg      | Email/Text: megan.harper@phila.gov              | Sep 07 2024 02:43:00 | City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595                                     |
| smg      | EDI: PENNDEPTREV                                | Sep 07 2024 06:15:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946  |
| smg      | Email/Text: RVSVCBICNOTICE1@state.pa.us         | Sep 07 2024 02:43:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946  |
| 14392943 | Email/PDF: bncnotices@becket-lee.com            | Sep 07 2024 03:57:48 | American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701   |
| 14383234 | + EDI: BANKAMER2                                | Sep 07 2024 06:15:00 | Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  |
| 14432509 | Email/Text: megan.harper@phila.gov              | Sep 07 2024 02:43:00 | Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595 |
| 14373308 | + EDI: AIS.COM                                  | Sep 07 2024 06:15:00 | Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  |
| 14397560 | EDI: CITICORP                                   | Sep 07 2024 06:15:00 | Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027  |
| 14370418 | ^ MEBN  | Sep 07 2024 02:16:59 | Citizens Bank, N.A. f/k/a RBS Citizens, N.A., 10561 Telegraph Road, Glen Allen, VA 23059-4577  |
| 14367656 | EDI: DISCOVER                                   | Sep 07 2024 06:15:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025   |
| 14363773 | EDI: IRS.COM                                    | Sep 07 2024 06:15:00 | INTERNAL REVENUE SERVICE (P), CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA, PA 19101-7346  |
| 14373860 | + Email/Text: RASEBN@raslg.com                  | Sep 07 2024 02:43:00 | JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853                 |
| 14372858 | Email/PDF: MerrickBKNotifications@Resurgent.com | Sep 07 2024 03:11:06 | MERRICK BANK, Resurgent Capital Services,  |

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|----------|--|----------------------|---|
| 14390038 | + Email/Text: bankruptcydpt@mcmcg.com                | Sep 07 2024 02:43:00 | PO Box 10368, Greenville, SC 29603-0368   |
| 14363788 | + Email/Text: CollectionsDept@PFCU.COM               | Sep 07 2024 02:43:00 | Midland Funding LLC, PO Box 2037, Warren, MI 48090-2037   |
| 14397661 | EDI: PRA.COM   | Sep 07 2024 06:15:00 | PHILADELPHIA FCU, ATTN: BANKRUPTCY, 12800 TOWNSEND RD, PHILADELPHIA, PA 19154-1095                    |
| 14374021 | ^ MEBN   | Sep 07 2024 02:16:56 | Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541                                       |
| 14395910 | EDI: Q3G.COM   | Sep 07 2024 06:15:00 | Philadelphia Gas Works, 800 W Montgomery Avenue, Philadelphia Pa 19122-2898, Attn: Bankruptcy Dept 3F |
| 14398933 | + EDI: AIS.COM                                       | Sep 07 2024 06:15:00 | Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788                   |
| 14400733 | + Email/Text: bncmail@w-legal.com                    | Sep 07 2024 06:15:00 | Synchrony Bank, AIS InfoSource, LP, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901                 |
| 14372126 | + Email/Text: ToyotaBKNotices@nationalbankruptcy.com | Sep 07 2024 02:43:00 | TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132    |
| 14608467 | Email/PDF: bncnotices@becket-lee.com                 | Sep 07 2024 02:43:00 | Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013       |
| 14374143 | EDI: USBANKARS.COM                                   | Sep 07 2024 03:11:58 | Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701                        |
|          |  | Sep 07 2024 06:15:00 | U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108  |

TOTAL: 23

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 08, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 5, 2024 at the address(es) listed below:

| Name | Email Address |
|------|---------------|
|------|---------------|

|                         |   |
|-------------------------|---|
| DENISE ELIZABETH CARLON | on behalf of Creditor Toyota Lease Trust bkgroup@kmlawgroup.com |
|-------------------------|---|

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KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

KERI P EBECK

on behalf of Creditor Toyota Lease Trust kebeck@bernsteinlaw.com  
btemple@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com

MARY F. KENNEDY

on behalf of Creditor Citizens Bank N.A. f/k/a RBS Citizens, N.A. mary@javidianlaw.com,  
tami@javidianlaw.com;angie.harrigan@javidianlaw.com

NATALIE M. MCGHEE

on behalf of Creditor Toyota Lease Trust nmcghee@becket-lee.com

STEPHEN MATTHEW DUNNE

on behalf of Debtor Michelle T Simmons DunneLawOfficesPC@jubileebk.net bestcasestephen@gmail.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

**Information to identify the case:**

|   |                                  |                                |             |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1  | <u>Michelle T Simmons</u>        | Social Security number or ITIN | xxx-xx-5625 |
|   | First Name Middle Name Last Name | EIN                            | --          |
| Debtor 2  |                                  | Social Security number or ITIN | ----        |
| (Spouse, if filing)   | First Name Middle Name Last Name | EIN                            | --          |
| United States Bankruptcy Court Eastern District of Pennsylvania |                                  |                                |             |
| Case number: 19-14692-amc                                       |                                  |                                |             |

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Michelle T Simmons  
aka Michelle T Knox

9/5/24

**By the court:** Ashely M. Chan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**